

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-32402-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Cortese  
26 Saw Mill Road  
Warren, NJ 07059

Social Security No.:  
xxx-xx-3779

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on November 12, 2018 and a confirmation hearing on such Plan has been scheduled for March 12, 2019.

The debtor filed a Modified Plan on February 20, 2019 and a confirmation hearing on the Modified Plan is scheduled for March 26, 2019 @ 10:00. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: February 22, 2019

JAN: wdr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Laura Cortese  
 Debtor

Case No. 18-32402-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db +Laura Cortese, 26 Saw Mill Road, Warren, NJ 07059-5104  
 517866057 +Atlantic Health System, PO Box 419101, Boston, MA 02241-9101  
 517866058 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 517866059 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 517866062 +++DITECH FINANCIAL, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101)  
 517866067 +Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 517866068 +State of New Jersey, c/o Attorney General of New Jersey, Division of Criminal Justice,  
 5 Executive Campus, Suite 205, Cherry Hill, NJ 08002-4107  
 517963558 The Bank of New York Mellon, et al, c/o Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 517866069 +University Radiology Group, c/o David B. Watner, Esq., 1129 Bloomfield Ave., Suite 208,  
 Caldwell, NJ 07006-7123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2019 22:42:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 22 2019 22:42:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517897642 E-mail/Text: ebnbankruptcy@ahm.honda.com Feb 22 2019 22:42:25  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088  
 517866061 +E-mail/Text: bankruptcynotices@cbecompanies.com Feb 22 2019 22:42:30 CBE Group,  
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 517944036 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 22 2019 22:43:37  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517866060 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 22 2019 22:43:27 CapitalOne,  
 15000 Capital One Drive, Richmond, VA 23238-1119  
 517979434 E-mail/Text: bankruptcy.bnc@ditech.com Feb 22 2019 22:42:11 DITECH FINANCIAL LLC,  
 PO BOX 6154, RAPID CITY, SD 57709-6154  
 517866066 E-mail/Text: cio.bncmail@irs.gov Feb 22 2019 22:42:07 Internal Revenue Service,  
 1111 Constitution Ave., N.W., Washington, DC 20224

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517866063\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Honda Financial Services, PO Box 65507, Wilmington, DE 19808)  
 517866065\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, Attn: Special Procedures,  
 955 South Springfield Avenue, PO Box 724, Bldg. A, 3rd Floor, Springfield, NJ 07081)  
 517866064\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517880948\* +Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Feb 22, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian W. Hofmeister on behalf of Debtor Laura Cortese bwh@hofmeisterfirm.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS  
REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW  
YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE  
CWABS REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5